

Return to prepared by:

TAM TITLE & ESCROW, LLC  
8130 COUNTRY VILLAGE DR.

STE 101

CORDOVA, TN 38016-2029

**DURABLE SPECIFIC POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS:

That we, Joseph A. Neri, Sr. and Marion Neri, of 8796 Sweet Flag Loop, Southaven, MS, 38671 do hereby appoint Philip Neri of 510 River Trace Cove, Marion, AR 72364 as my true and lawful Attorney-In-Fact for me in my name, place and stead with full power of substitution for my use and benefit, for the following express and particular purposes:

To sign and seal, as my act and deed, any written instrument, warranty deed, and affidavits and all other things necessary to:

(a) Complete the sale, exchange, pledge, transfer, delivery or disposition in any manner of the real property located at 6695 Scenic Hollow Drive, Walls, MS 38680, more particularly described on Exhibit A, attached hereto, and made a part hereof; and to sign and seal as my act and deed, any written instrument without any limitation whatsoever, now or hereafter held in my name or for and on my account, and our true and lawful Attorney-In-Fact, with full and complete power to do any and all things and to perform any and all acts for us, and in our name, place and stead, including, but not limited to the execution of any warranty deeds, instruments of conveyance, affidavits, settlement statements, payoff requests, all RESPA documents, all Reg. Z documents, termite reports, tax certifications, all loan documents, deeds of trust, promissory notes, all lending disclosures and any and all other documents associated with or in connection with the purchase, finance and closing, as we would be empowered to perform ourselves.

Giving and Granting unto the said Attorney-In-Fact full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all interest and purposes as I might or could do if personally present.

We, Joseph A. Neri, Sr. and Marion Neri, do hereby declare that the receipts, deeds, instruments, matters and things which shall be done by my said Attorney-In-Fact, given, made or done for the aforesaid purposes shall be good, valid and effectual to all intents and purposes whatsoever as if the same had been signed, sealed, delivered, given, made or done by me in my proper person. I do hereby undertake at all times to ratify whatever my said Attorney-In-Fact shall lawfully do or cause to be done in or concerning the premises by virtue of these presents. This Power of Attorney may not be altered, modified or changed orally and shall be valid and binding upon me from the date set forth herein on which my signature is affixed hereto through the consummation of said transaction, after which time all authority and power hereby conferred by me upon said Attorney-In-Fact, under the terms of this instrument shall terminate completely and be no more.

This Power of Attorney shall not be affected by my subsequent mental or physical disability or incapacity. Should I become physically or mentally disabled or incapacitated, it is my intent that this Power of Attorney shall remain in full force and effect. Further, my death shall not revoke or terminate the agency as to my Attorney-In-Fact, who, without actual knowledge of my death, acts in good faith under this Power of Attorney.

IN WITNESS HEREOF, I have hereunto signed this DURABLE SPECIFIC POWER OF


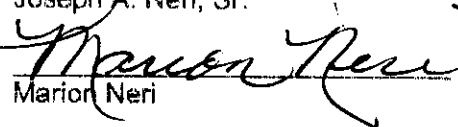
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W.E. DAVIS, CH CLERK

p3  
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Jim Little

~~Philip Neri~~

ATTORNEY, this the 10<sup>th</sup> day of March, 2006.

  
Joseph A. Neri, Sr.  
  
Marion Neri

"STATE OF Arkansas

COUNTY OF Crittenden

Personally appeared before me, the undersigned authority in and for the said county and state, on this  
10<sup>th</sup> day of March, 2006, within my jurisdiction, the within named

William L. Neri who acknowledged  
that (he)(she)(they) executed the above and foregoing instrument.

My Commission Expires:

6-4-07

